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Case 09-38333 Do 31 (Official Form 1) (1/08)	oc 1 Filed 10/14/09 Document	Entered 10/14/09 15:07:4 Page 1 of 42	10 Desc Main		
	States Bankruptcy Co thern District of Illino		Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Yanecek, Leonard J.		Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last (include married, maiden, and trade names): None	8 years	All Other Names used by the Joint Debtor (include married, maiden, and trade names	•		
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all): 5287	ayer I.D. (ITIN) No./Complete EIN	Last four digits of Soc. Sec. or Individual-T (if more than one, state all):	axpayer I.D. (ITIN) No./Complete EIN		
Street Address of Debtor (No. and Street, City, 2201 Gilead Avenue	and State)	Street Address of Joint Debtor (No. and Street, City, and State			
Zion, IL	ZIPCODE 60099		ZIPCODE		
County of Residence or of the Principal Place of Lake	of Business:	County of Residence or of the Principal Pla	ace of Business:		
Mailing Address of Debtor (if different from st	reet address):	Mailing Address of Joint Debtor (if differe	nt from street address):		
	ZIPCODE		ZIPCODE		
Location of Principal Assets of Business Debto	or (if different from street address a	bove):	ZIPCODE		
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as def 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applical Debtor is a tax-exempt orgaunder Title 26 of the United Code (the Internal Revenue	the Petition Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Natu (Che Debts are primarily co debts, defined in 11 U §101(8) as "incurred t individual primarily fo personal, family, or he purpose."	Debts are primarily business debts or a ousehold		
Filing Fee (Check one Full Filing Fee attached Filing Fee to be paid in installments (Appli signed application for the court's considerat to pay fee except in installments. Rule 100 Filing Fee waiver requested (applicable to attach signed application for the court's co	cable to individuals only) Must at tion certifying that the debtor is una (6(b). See Official Form No. 3A. Chapter 7 individuals only). Must	ttach able Check if: Debtor's aggregate nonconting owed to insiders or affiliates) at Check all applicable boxes A plan is being filed with this p	efined in 11 U.S.C. § 101(51D) as defined in 11 U.S.C. § 101(51D) ent liquidated debts (excluding debts re less than \$2,190,000 etition. colicited prepetition from one or the 11 U.S.C. § 1126(b).		
Statistical/Administrative Information Debtor estimates that funds will be available for d Debtor estimates that, after any exempt property is distribution to unsecured creditors.		paid, there will be no funds available for	THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors 1-49 50-99 100-199 200-99	99 1000- 5,001- 5000 10,000	10,001- 25,001- 50,001- 25,000 50,000 100,000	Over 100,000		
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,000 to \$1 million	to \$10 to \$50	\$50,000,001 \$100,000,001 \$500,000,001 to \$100 to \$500 to \$1 billion million	More than \$1 billion		
Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,00 \$50,000 \$500,000 to \$1 million	to \$10 to \$50	\$50,000,001 \$100,000,001 \$500,000,001 to \$100 to \$500 to \$1 billion million	More than \$1 billion		

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B1 (Official Tag	se 09138 333 Doc 1 Filed 10/14/0		40 Desc Main Page 2		
Voluntary Pe (This page must be	etition Document e completed and filed in every case)	Page of Debtor(s): Leonard J. Yanecek			
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
)	nkruptcy Case Filed by any Spouse, Partner		·		
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	Exhib			
(To be completed i	if debtor is required to file periodic reports (e.g., forms	(To be completed if del whose debts are primar			
10K and 10Q) with	n the Securities and Exchange Commission pursuant to) of the Securities Exchange Act of 1934 and is requesting	I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
 		//Xeesa T. Magaz	0.4.114.2000		
Exhibit A i	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	October 14, 2009 Date		
l _	vn or have possession of any property that poses or is alleged exhibit C is attached and made a part of this petition.	ibit \mathbf{C} d to pose a threat of imminent and identifiable h	arm to public health or safety?		
Exhibit D If this is a joint pe	I by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a	a part of this petition.	nibit D.)		
ļ.		arding the Debtor - Venue			
ಠ	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	ipal place of business, or principal assets in this	District for 180 days strict.		
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this D	District.		
	Debtor is a debtor in a foreign proceeding and has its prin or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will b	ted States but is a defendant in an action or proc	eeding [in federal or state		
		ides as a Tenant of Residential Propoplicable boxes)	erty		
	Landlord has a judgment for possession of debtor's resid	•)		
	(Name of	landlord that obtained judgment)			
	(Address	of landlord)	<u></u>		
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for				
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.	court of any rent that would become due during	the 30-day		
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).			

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Case 09-38333 Doc 1 Filed 10/14/09 Entered 10/14/09 15:07:40 Desc Main Document Page 3 of 42 B1 (Official Form 1) (1/08) Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Leonard J. Yanecek **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only one box.) petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of title 11, United States I request relief in accordance with the chapter of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are Code, specified in this petition. Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ Leonard J. Yanecek Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) October 14, 2009 (Date) Date Signature of Attorney* Signature of Non-Attorney Petition Preparer /s/ James T. Magee Signature of Attorney for Debtor(s) I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, **JAMES T. MAGEE 1729446** and have provided the debtor with a copy of this document and the notices Printed Name of Attorney for Debtor(s) and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 Magee, Negele & Associates, P.C. setting a maximum fee for services chargeable by bankruptcy petition Firm Name preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as 444 North Cedar Lake Road required in that section. Official Form 19 is attached. Address Round Lake, Illinois 60073 Printed Name and title, if any, of Bankruptcy Petition Preparer (847) 546-0055 Telephone Number Social Security Number (If the bankruptcy petition preparer is not an individual, October 14, 2009 state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Signature of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or Date imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Leonard J. Yanecek	Case No.
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Leonard J. Yanecek
LEONARD J. YANECEK

Date: October 14, 2009

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Leonard J. Yanecek	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence 2201 Gilead Avenue Zion, Illinois 60099	Fee Simple		95,000.00	63,501.00
	T-4-		95,000.00	

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(Report also on Summary of Schedules.)

In re	Leonard J.	Yanecek

Debtor

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand		100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money (First Midwest Bank) Deposits of Money (Pentagon Federal Credit Union)		695.00 231.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Couches, Chairs and Livingroom Furniture Television, DVD PLayer, Stereo and Lamps Bedroom Set, Diningroom Set, Washer and Dryer Kitchen Utensils, Kitchen Table and Chairs Stove, Refrigerator, Microwave and Freezer		450.00 1,000.00 400.00 400.00 550.00
 Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 		36 Hummel Figurines (Inherited from Wife) Retail Value Approx. \$8,480; Debtor has 50% Interest.		4,240.00
6. Wearing apparel.		Wearing Apparel		300.00
7. Furs and jewelry.		Jewelry		350.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	X			
10. Annuities. Itemize and name each issuer.	X			

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In re	Leonard J. Yanecek	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Military Pension (monthly) Social Security (monthly)		1,479.87 1,088.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2009 Chevrolet Malibu (3,630 miles)		20,000.00

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(If known)

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Case	No.	
cuse	110.	-

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not X X X X X X X X X X X X X	26. Boats, motors, and accessories.		2003 Chaparral 220 SSi Boat		18,000.00
29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not X	27. Aircraft and accessories.	X			
supplies used in business. 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. X 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X	28. Office equipment, furnishings, and supplies.	1			
31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not X	29. Machinery, fixtures, equipment, and supplies used in business.	X			
32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not X	30. Inventory.	X			
particulars. 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X	31. Animals.	X			
34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X	32. Crops - growing or harvested. Give particulars.	X			
35. Other personal property of any kind not	33. Farming equipment and implements.	X			
	34. Farm supplies, chemicals, and feed.	1			
	already listed. Itemize.				

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In re	Leonard J. Yanecek	Case No
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)	
√1	11 U.S.C. 8 522(b)(3)	

 $\hfill \Box$ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence	735 ILCS 5/12-901 735 ILCS 5/12-902	15,000.00 15,000.00	95,000.00
Cash on hand	735 ILCS 5/12-1001(b)	100.00	100.00
Deposits of Money (First Midwest Bank)	735 ILCS 5/12-1001(b)	695.00	695.00
Deposits of Money (Pentagon Federal Credit Union)	735 ILCS 5/12-1001(b)	231.00	231.00
Couches, Chairs and Livingroom Furniture	735 ILCS 5/12-1001(b)	50.00	450.00
Television, DVD PLayer, Stereo and Lamps	735 ILCS 5/12-1001(b)	50.00	1,000.00
Bedroom Set, Diningroom Set, Washer and Dryer	735 ILCS 5/12-1001(b)	50.00	400.00
Kitchen Utensils, Kitchen Table and Chairs	735 ILCS 5/12-1001(b)	20.00	400.00
Stove, Refrigerator, Microwave and Freezer	735 ILCS 5/12-1001(b)	20.00	550.00
36 Hummel Figurines (Inherited from Wife)	735 ILCS 5/12-1001(b)	2,734.00	4,240.00
Wearing Apparel	735 ILCS 5/12-1001(a)	300.00	300.00
Jewelry	735 ILCS 5/12-1001(b)	50.00	350.00
Military Pension (monthly)	735 ILCS 5/12-1006	1,479.87	1,479.87
Social Security (monthly)	735 ILCS 5/12-1006	1,088.00	1,088.00
2009 Chevrolet Malibu (3,630 miles)	735 ILCS 5/12-1001(c)	2,400.00	20,000.00
2003 Chaparral 220 SSi Boat	735 ILCS 5/12-1001(b)	0.00	18,000.00

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B6D (Official Form 6D) (12/07)

In re _	Leonard J. Yanecek	 Case No	
	Debtor	 (If known	1)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2626								
Bank of America Attn: Bankruptcy P. O. Box 26012 Greensboro, NC 27410			0.00				Notice Only	Notice Only
ACCOUNT NO. 2626	╀		VALUE \$ 0.00	\vdash				
Bank of America P. O. Box 45144 Jacksonville, FL 32232			Lien: Boat Loan Security: 2003 Chaparral 220SSi VALUE \$ 18,000.00				20,813.00	2,813.00
ACCOUNT NO. 7020								
Fifth Third Bank c/o Bankruptcy Dept. 1850 East Paris Grand Rapids, MI 49546			VALUE \$ 0.00				Notice Only	Notice Only
1 continuation sheets attached	•		/T . 1	Sub	tota	ı≻	\$ 20,813.00	\$ 2,813.00
	(Total of this page) Total (Use only on last page)				\$			

(Report also on (If applicable, reposition (Report also on Summary of Schedules) also on Statistical

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-38333 Doc 1 Filed 10/14/09 Entered 10/14/09 15:07:40 Desc Main Document Page 13 of 42

B6D (Official Form 6D) (12/07) – Cont.

In re _	Leonard J. Yanecek		, Case No	
		Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

					_	_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8501			Lien: Automobile Loan					8,715.00
Fifth Third Bank Fifth Third Center Cincinnati, OH 45263			Security: 2009 Chevrolet Malibu				28,715.00	5,715.00
			VALUE \$ 20,000.00					
ACCOUNT NO. 2368			Lien: Mortgage					
Wells Fargo Home Mortgage Attn: Bankruptcy Dept. 3476 Stateview Blvd. Fort Mill, SC 29715			Security: 2201 Gilead Avenue, Zion, Illinois				63,501.00	0.00
			VALUE \$ 95,000.00	1				
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE\$					
Sheet no. 1 of 1 continuation sheets attached to	0		Su	btot	al (s	/ (\$ 92,216.00	\$ 8,715.00
Schedule of Creditors Holding Secured Claims			(Total(s) o	f thi T	s pa otal	ge) (s)	\$ 113,029.00	\$ 11,528.00
			(Use only or	n Ias	st pa	ge) l	- ,======	,======

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B6E (Official Form 6E) (12/07)

In re Leonard J. Yanecek Debtor	, Case No (if known)
SCHEDULE E - CREDITORS HOL	DING UNSECURED PRIORITY CLAIMS
unsecured claims entitled to priority should be listed in this schedu address, including zip code, and last four digits of the account num	y by type of priority, is to be set forth on the sheets provided. Only holders of the le. In the boxes provided on the attached sheets, state the name, mailing or the name, of all entities holding priority claims against the debtor or the se a separate continuation sheet for each type of priority and label each with
	as with the creditor is useful to the trustee and the creditor and may be provided if child's initials and the name and address of the child's parent or guardian, such as child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).
entity on the appropriate schedule of creditors, and complete Sched both of them or the marital community may be liable on each claim Joint, or Community." If the claim is contingent, place an "X" in the	tly liable on a claim, place an "X" in the column labeled "Codebtor," include the dule H-Codebtors. If a joint petition is filed, state whether husband, wife, in by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, he column labeled "Contingent." If the claim is unliquidated, place an "X" are an "X" in the column labeled "Disputed." (You may need to place an "X" in
	beled "Subtotals" on each sheet. Report the total of all claims listed on this pleted schedule. Report this total also on the Summary of Schedules.
	each sheet in the box labeled "Subtotals" on each sheet. Report the total of all beled "Totals" on the last sheet of the completed schedule. Individual debtors with immary of Certain Liabilities and Related Data.
	on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all a labeled "Totals" on the last sheet of the completed schedule. Individual debtors all Summary of Certain Liabilities and Related

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

_	7			
	Extensions	of credit i	n an involu	intary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. \S 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

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Leonard J. Yanecek	_, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisher	man, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rethat were not delivered or provided. 11 U.S.C. § 507(a)(7).	rental of property or services for personal, family, or household use
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	rnmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Insti	itution
Claims based on commitments to the FDIC, RTC, Director of the Office of	Thrift Supervision, Comptroller of the Currency, or Board of
Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor	vahiala or vassal while the debter was interviewed from using
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	venicle of vesser while the deotor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years the	ereafter with respect to cases commenced on or after the date of
adjustment.	

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B6F (Official Form 6F) (12/07)

In re	Leonard J. Yanecek	_,	Case No.	
	Dobtor	•	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0864 BAC / Fleet Bankcard P. O. Box 26012 Greensboro, NC 27420							Notice Only
ACCOUNT NO. 0864 Bank of America P. O. Box 1598 Norfolk, VA 23501			Balance on Account				224.00
ACCOUNT NO. 3708 Chase P. O. Box 15298 Wilmington, DE 19850			Balance on Account				10,161.00
ACCOUNT NO. 5522 Chase P. O. Box 15298 Wilmington, DE 19850			Balance on Account				73.00
continuation sheets attached	-		!	Subt	otal	>	\$ 10,458.00
				T	otal	>	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Leonard J. Yanecek	•	Case No.	
	Debtor	,		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4226 Pentagon Federal Cr Union Attn: Bankruptcy Dept 2930 Eisenhower Ave Alexandra, VA 22314							Notice Only
Pentagon Federal Cr Union P. O. Box 1432 Alexandria, VA 22313			Balance on Account				9,062.00
ACCOUNT NO. 3922 US Bank 4325 17th Avenue S Fargo, ND 58125			Balance on Account				4,742.00
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ubtotal ► \$ 13,804.00 Total ► \$ 24,262.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Desc Main

In re	Leonard J. Yanecek	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or u	nexpired leases
--	-----------------

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	re Leonard J. Yanecek		
_	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Check this box if debtor ha	as no codebtors.
-----------------------------	------------------

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor's Marital

None

In re_	Leonard J. Yanecek	Case	
	Dobtor	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEPENDENTS OF DEBTOR AND SPOUSE

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

DEBTOR etired S Army rojected monthly income at time case filed) commissions rity	\$ _ \$ _ \$ _ \$ _ \$ _ \$ _	0.00 0.00 0.00 0.00	\$\$ \$\$ \$\$ \$\$	OUSE N.A. N.A. N.A. N.A. N.A. N.A.
rojected monthly income at time case filed) commissions	\$_ \$_ \$_ \$_	0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$	N.A. N.A. N.A. N.A. N.A. N.A. N.A.
rojected monthly income at time case filed) commissions	\$_ \$_ \$_ \$_	0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$	N.A. N.A. N.A. N.A. N.A. N.A. N.A.
commissions	\$_ \$_ \$_ \$_	0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$	N.A. N.A. N.A. N.A. N.A. N.A. N.A.
commissions	\$_ \$_ \$_ \$_	0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$	N.A. N.A. N.A. N.A. N.A. N.A. N.A.
commissions	\$_ \$_ \$_ \$_	0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$	N.A. N.A. N.A. N.A. N.A. N.A. N.A.
commissions	\$_ \$_ \$_ \$_	0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$	N.A. N.A. N.A. N.A. N.A. N.A. N.A.
rity	\$_ \$_ \$_ \$_	0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$	N.A. N.A. N.A. N.A. N.A.
rity	\$ _ \$ _ \$ _ \$ _	0.00 0.00 0.00 0.00 0.00	\$\$ \$ \$	N.A. N.A. N.A.
rity	\$_ \$_ \$_	0.00 0.00 0.00 0.00	\$ \$ \$	N.A. N.A. N.A.
rity	\$_ \$_ \$_	0.00 0.00 0.00 0.00	\$ \$ \$	N.A. N.A. N.A.
rity	\$. \$. \$. \$.	0.00 0.00 0.00	\$	N.A.
	\$_ \$_ \$_)	0.00 0.00 0.00	\$	N.A.
	\$.) \$.	0.00	\$	N.A.
) \$	0.00		
DUCTIONS	D L			
	D	0.00	\$	N.A.
E HOME PAY	\$	0.00	. \$	N.A.
f business or profession or farm	\$ _	0.00	\$	N.A.
	\$.	0.00	\$	N.A.
	\$.	0.00	\$	N.A.
port payments payable to the debtor for the	\$.	0.00	\$	N.A.
nent assistance	\$.	1,088.00	\$	N.A.
	\$.		\$	N.A.
	\$.			N.A.
2000				N.A.
DUGH 13	\$.	2,567.87	<u> </u>	N.A.
ME (Add amounts shown on Lines 6 and 14)	\$	2,567.87	. \$	N.A.
THLY INCOME (Combine column totals		\$	2,567.87	_
	DUGH 13 ME (Add amounts shown on Lines 6 and 14) THLY INCOME (Combine column totals	s listed above. nent assistance \$ DUGH 13 ME (Add amounts shown on Lines 6 and 14) THLY INCOME (Combine column totals	### 1,088.00 ### 1,088.00 ### 1,479.87 ### 0.00 ### 0.00 ### 0.00 ### 2,567.87 ### 2,567.87 #### THLY INCOME (Combine column totals #### (Report also on Summary of Schedules)	\$ 1,088.00 \$

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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5. Clothing \$ 20,00 6. Laundry and dry cleaning \$ 20,00 7. Medical and dental expenses \$ 100,00 8. Transportation (not including car payments) \$ 40,00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 35,00 10. Charitable contributions \$ 0,00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0,00 a. Homeowner's or renter's \$ 0,00 b. Life \$ 75,00 c. Health \$ 0,00 d. Auto \$ 135,00 e. Other \$ 0,00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0,00 (Specify) \$ 0,00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 540,23 a. Auto \$ 540,23 b. Other \$ 0,00 14. Alimony, maintenance, and support paid to others \$ 0,00 15. Payments for support of additional dependents not living at your home \$ 0,00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0,00 17. Other \$ 0,00	Docu	ment Page 21 of 42
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filled. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures tabeled "Spouse." Rent or home mortgage payment (include lot rented for mobile home)	In re Leonard J. Yanecek	Case No.
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home)	•	(if known)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home)	SCHEDULE J - CURRENT EXI	'ENDITURES OF INDIVIDUAL DEBTOR(S)
1. Rent or home mortgage payment (include lot rented for mobile home) S 922.08 2. A. Are real estate taxes included? Yes No No 5. Is property insurance included? Yes No 6. Water and sewer S 68.00 7. C. Telephone S 40.00 8. O. Other DirecTV S 88.00 9. C. Telephone S 40.00 9. Sexeous S 40.00 9. Sexeous S 40.00 9. Sexeous S 40.00 9. C. Telephone S 40.00 9. Sexeous S 40.00 9. C. Telephone S 40.00 9. Sexeous S 40.00 9. C. Telephone S 40.00 9. C. Telep	Complete this schedule by estimating the average of filed. Prorate any payments made biweekly, quarterly, semi-ar	projected monthly expenses of the debtor and the debtor's family at time case unually, or annually to show monthly rate. The average monthly expenses
a. Are real estate taxes included? Yes		use maintains a separate household. Complete a separate schedule of expenditures
a. Are real estate taxes included? Yes	1. Rent or home mortgage payment (include lot rented for mobile	home) \$ 922.0
b. Is property insurance included? Yes		
2. Utilities: a. Electricity and heating fuel \$ 255.00 b. Water and sewer \$ 68.00 c. Telephone \$ 40.00 d. Other DirecTV \$ 88.00 3. Home maintenance (repairs and upkeep) \$ 90.00 4. Food \$ 400.00 5. Colothing \$ 20.00 6. Laundry and dry cleaning \$ 20.00 7. Medical and dental expenses \$ 100.00 8. Transportation (not including car payments) \$ 40.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 35.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Health \$ 0.00 a. Homeowner's or renter's \$ 0.00 b. Life \$ 75.00 c. Health \$ 0.00 d.Auto \$ 135.00 e. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan \$ 540.23 b. Other \$ 0.00 c. Other \$ 0.00 <t< td=""><td></td><td></td></t<>		
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17. Other		
		•
16. A VERAGE MOINTHET EXTENSES (Total lines 1-17. Report also on Sullimary of Schedules and,		

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Describe any increase	or decrease in expenditures reas	sonably anticipated to occu	ar within the year followin	g the filing of this document:
None				

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$_	2,567.87
b. Average monthly expenses from Line 18 above	\$_	2,828.31

c. Monthly net income (a. minus b.)

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re	Leonard J. Yanecek		Ca	ase No.		
	Debtor					
			Cl	hapter	_ 7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 95,000.00		
B – Personal Property	YES	3	\$ 49,283.87		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	2		\$ 113,029.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 24,262.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,567.87
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 2,828.31
TOTAL		15	\$ 144,283.87	\$ 137,291.00	

Official Form 19-5835531 Symmetry (FAME) 10/14/09 Entered 10/14/09 15:07:40 Desc Main United States Baikraptey Court Northern District of Illinois

In re	Leonard J. Yanecek	Case No
	Debtor	
		Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 2,567.87
Average Expenses (from Schedule J, Line 18)	\$ 2,828.31
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 1,757.00

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 11,528.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 24,262.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 35,790.00

T	eonard	T	Vanecel	b

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(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date October 14, 2009 Signature: __/s/Leonard J. Yanecek Not Applicable Date _____ Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. Printed or Typed Name and Title, if any, (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP _____ [the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor or an authorized agent of the partnership] of the ____ in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Date ___ Signature: ___ [Print or type name of individual signing on behalf of debtor.] [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 09-38333

Doc 1 Filed 10/14/09 Entered 10/14/09 15:07:40 Desc Main UNITED STATES BANKRUFTCY COURT

Northern District of Illinois

In Re	Leonard J. Yanecek	Case No.	
		(if known)	_

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2009	\$ zero	Employment	
2008	\$ zero	Employment	
2007	\$ zero	Employment	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009 \$23,100.00 Social Security and Military Pension
2008 \$33,365.00 Social Security and Military Pension

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly mortgage, car and boat payments.

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

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None

 \boxtimes

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS** AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None M

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None \boxtimes

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns

None

M

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

Water Damage to Broken Water Heater Residence \$9,000.00 damage

American Family Insurance Coverage

December, 2008

9. Payments related to debt counseling or bankruptcy None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYOR IF DESCRIPTION AND OF PAYEE OTHER THAN DEBTOR VALUE OF PROPERTY James T. Magee \$1,500.00 Magee, Negele & Associates, P.C. Payor: Debtor 444 North Cedar Lake Road Round Lake, Illinois 60073 10. Other transfers None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition NAME AND ADDRESS OF TRANSFEREE. DATE DESCRIBE PROPERTY RELATIONSHIP TO DEBTOR TRANSFERRED AND VALUE RECEIVED Raymond Chevrolet November, 2008 2004 Chevrolet Blazer Antioch, Illinois \$5,000.00 Trade-In Credit Relationship: None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND DESCRIPTION AND ADDRESS OF OWNER VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

 \boxtimes

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None \boxtimes

SITE NAME NAME AND ADDRESS DATE OF **ENVIRONMENTAL** AND ADDRESS OF GOVERNMENTAL UNIT **NOTICE**

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None X

> NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

LAW

18. Nature, location and name of business

None \boxtimes

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS BEGINNING AND **ENDING DATES**

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None M

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

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			n the foregoing statement of financial affairs and any
	attachments thereto and that they are true and correction October 14, 2009		/s/ Leonard J. Yanecek
		Signature of Debtor	LEONARD J. YANECEK
	0	continuation sheets	attached
	Penalty for making a false statement: Fine	of up to \$500,000 or i	mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
	DECLADATION AND SIGNATURE O	NE NON ATTORNES	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110
ompensa 3) if rule reparers	lare under penalty of perjury that: (1) I am a bankru ation and have provided the debtor with a copy of th es or guidelines have been promulgated pursuant to	uptcy petition preparer is document and the n 11 U.S.C. § 110 setti	r as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); and a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the
rinted o	r Typed Name and Title, if any, of Bankruptcy Petitio	on Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
	ruptcy petition preparer is not an individual, state the name, to signs this document.	title (if any), address, and	social security number of the officer, principal, responsible person, or
ddress			
gnature	e of Bankruptcy Petition Preparer		Date
	nd Social Security numbers of all other individuals which dividual:	no prepared or assisted	in preparing this document unless the bankruptcy petition preparer

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Leonard J. Yanecek			
In re			Case No.	
111 10	Debtor	,	cuse 110.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

	7
Property No. 1	
Creditor's Name: Wells Fargo Home Mortgage	Describe Property Securing Debt: Residence
Property will be (check one):	
☐ Surrendered ₫ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Decrease (I. I.)	
Property is (check one): Claimed as exempt	Not claimed as exempt
Craimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)]
Creditor's Name:	Describe Property Securing Debt: 2009 Chevrolet Malibu (3,630 miles)
Fifth Third Bank	2009 Chevrolet Malibu (3,630 miles)
Property will be (check one):	
Surrendered	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one):	Victoria de la constanta de la
☐ Claimed as exempt ☑ 1	Not claimed as exempt

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
	\neg	
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
1continuation sheets attached (if and declare under penalty of perjury that the estate securing debt and/or personal process.)	the above indicates my intention as t	
October 14, 2000	/s/ Leonard J. Yane	and t
Date: October 14, 2009		CEK
	Signature of Debtor	
	Signature of Joint Debt	or

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

PART A - Continuation

Property 1	No: 3				
Creditor Bank of	's Name: America			Describe Property Securing De 2003 Chaparral 220 SSi Boa	e bt: t
Prope	erty will be (check one):				
₫	Surrendered		Retained		
If reta	aining the property, I intend to (check a	t least o	one):		
	Redeem the property				
	Reaffirm the debt				
	Other. Explain				(for example, avoid lien
using	11 U.S.C.§522(f)).				
Prope	erty is (check one): Claimed as exempt		√	Not claimed as exempt	

B 201 (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	•

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

principal, responsible person, or partner whose Social

Security number is provided above.

Leonard J. Yanecek	X/s/ Leonard J. Yanecek October 14, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:	Case Number:
Leonard J. Yanecek	Chapter 7
VERIFICAT	TION OF MAILING MATRIX
The above-named Debtor(s) here true and correct to the best of my	by verifies that the attached list of creditors is (our) knowledge.
Dated:	
	Debtor
	Bettor
	Joint Debtor
	JOINI DEDIOF

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055 Case 09-38333 Doc 1 Filed 10/14/09 Entered 10/14/09 15:07:40 Desc Main Document Page 40 of 42

BAC / Fleet Bankcard P. O. Box 26012 Greensboro, NC 27420 US Bank 4325 17th Avenue S Fargo, ND 58125

Bank of America Attn: Bankruptcy P. O. Box 26012 Greensboro, NC 27410 Wells Fargo Home Mortgage Attn: Bankruptcy Dept. 3476 Stateview Blvd. Fort Mill, SC 29715

Bank of America P. O. Box 1598 Norfolk, VA 23501

Bank of America P. O. Box 45144 Jacksonville, FL 32232

Chase P. O. Box 15298 Wilmington, DE 19850

Chase P. O. Box 15298 Wilmington, DE 19850

Fifth Third Bank c/o Bankruptcy Dept. 1850 East Paris Grand Rapids, MI 49546

Fifth Third Bank Fifth Third Center Cincinnati, OH 45263

Pentagon Federal Cr Union Attn: Bankruptcy Dept 2930 Eisenhower Ave Alexandra, VA 22314

Pentagon Federal Cr Union P. O. Box 1432 Alexandria, VA 22313

B203 12/94

United States Bankruptcy Court Northern District of Illinois

Ir	n re Leonard J. Yanecek	Case No		
		Chapte	er7_	
D	Debtor(s)			
	DISCLOSURE OF COMPENSATION OF	ATTORNEY FOR	R DEBTOR	
an	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify nd that compensation paid to me within one year before the filing of endered or to be rendered on behalf of the debtor(s) in contemplation	of the petition in bankru	ptcy, or agreed	d to be paid to me, for services
	or legal services, I have agreed to accept		1,400.00	
Pr	rior to the filing of this statement I have received	\$	1,400.00	
Ва	alance Due	\$	0.00	
2. T	he source of compensation paid to me was:			
	☑ Debtor ☐ Other (specify)			
s. T	he source of compensation to be paid to me is:			
	Debtor Other (specify)			
. V issocia	I have not agreed to share the above-disclosed compensation ates of my law firm.	with any other person	unless they are	e members and
of my la	I have agreed to share the above-disclosed compensation with aw firm. A copy of the agreement, together with a list of the name:			
5. lı	n return for the above-disclosed fee, I have agreed to render legal	service for all aspects	of the bankrup	otcy case, including:
b	 a. Analysis of the debtor's financial situation, and rendering advice b. Preparation and filing of any petition, schedules, statements of acc. [Other provisions as needed] 		-	
	n confirmation of written Post-Petition Fee Agreement for jing of creditors and confirmation hearing, and any adjourn		Due, represe	entation of the Debtor at the
6. Repre	By agreement with the debtor(s), the above-disclosed fee does no esentation of the debtor in adversary proceedings and other			
repr.	sometion of the decisi in develon proceedings and sales	t concessed cannings	cy mancis.	
	CERT	TIFICATION		
	I certify that the foregoing is a complete statement of any ag debtor(s) in the bankruptcy proceeding.	reement or arrangeme	nt for payment	to me for representation of the
	October 14, 2009	/s/ James T. Mag	ree	
	Date		Signature of Att	torney
		Magee, Negele &	z Associates,	P.C.
			Name of law fir	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE:)	Chapter 7				
Le	onard J.	Yanecek))	Bankruptcy Case No.			
I	Debtor(s	s).)				
DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet							
PART A.		CLARATION OF PETITIONER completed in all cases.		Date:			
	, the und informa provided installm attorney Court. I understa	tion I(we) have given my (our)attorney, included in the electronically filed petition, statement ents, and Application for Waiver of the Chap sending the petition, statements, schedules, (we) understand that this DECLARATION in	ts, so ter 7 and the	member, hereby declare under penalty of perjury that the correct social security number(s) and the information hedules, and if applicable, application to pay filing fee in Filing Fee, is true and correct. I(we) consent to my(our) his DECLARATION to the United States Bankruptcy be filed with the Clerk in addition to the petition. I(we) ause this case to be dismissed pursuant to 11 U.S.C.			
B.		be checked and applicable only if the petitioner is an individual (or individuals) whose ebts are primarily consumer debts and who has (or have) chosen to file under chapter 7.					
	\boxtimes		ındeı	er chapter 7, 11, 12, or 13 of Title 11 United States each such chapter; I(we) choose to proceed under with chapter 7.			
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.						
		I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.					
	Signat	ure:	- <u>.</u>	Signature:(Joint Debtor)			
		(Debtor or Corporate Officer, Partner or Me	mbe	r) (Joint Debtor)			